

10. A system for providing information to a user in electronic form over a telecommunications network, the network including the capability of determining whether the user's connection to the network is in an on-hook or off-hook condition, the system comprising:

an information provider including a database for storing the information and an interface enabling requested information to be repetitively delivered over the telecommunications network regardless of whether user's connection to the network is in an on-hook or off-hook condition; and

a user site including a storage device and a splitter interfaced to the network for routing the information from the provider to the storage device and updating the information when the user's connection to the network is in an on-hook condition.